

EXHIBIT E

**DAVID R.
KAMENSTEIN**

Phone: 581 633 6223
FAX: 361 888 8224
e/f/t: 561 301 2313

Facsimile

To: Bernard L. Madoff Attn: Jodi Crupi
@Fax: 212 486 8178
From: David Kamenstein
Date: December 23, 2004
Re: Acct. # 1-CM 247-3-0
Pages: 1, including this cover

Dear Jodi,

For estate planning purposes, my wife and I would like to have our acct. # 1-CM 247-3-0, David R. Kamenstein and Carol Kamenstein J/T WROS, split into 2 equal accounts, one in the name of David R. Kamenstein and one in the name of Carol Kamenstein. We would appreciate it, if this could be done prior to January 1, 2005.

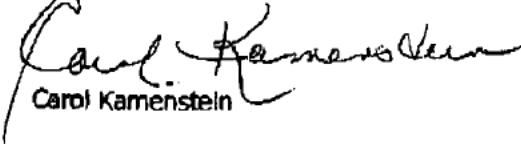
Please advise me that you have received this request.

Best wishes to you for a Merry Xmas and Healthy, Happy New Year.

Very truly yours,



David R. Kamenstein



Carol Kamenstein

OPEN

REDACTED

cc:
Stephen Chaplin
Kathy Foster

NEW

NEW

DAVID

CAROL